MEMORANDUM IN SUPPORT

S5299 Rivera / A1741 Gottfried TO PREVENT HARMFUL AND UNFAIR COPAY ACCUMULATOR POLICIES

The AIDS Institute

Aimed Alliance

Allergy & Asthma Network

Alliance for Patient Access

American Association of Clinical Urologists

American Cancer Society Cancer Action Network

American Diabetes Association

American Kidney Fund (AKF)

American Urological Association

Arthritis Foundation

Arthur Ashe Institute for Urban Health

Bleeding Disorders Advocacy Network

Bleeding Disorders Association of the Southern Tier

 ${\it Bleeding\ Disorders\ Association\ of\ Northeastern\ New\ York}$

Cancer Support Community

Center for Independence of the Disabled, New York

Coalition of State Rheumatology Organizations (CSRO)

Empire State Hematology & Oncology Society

Epilepsy Foundation of Northeastern NY

Hemophilia Association of New York

Hemophilia Federation of America

HIV+Hepatitis Policy Institute

Lupus and Allied Diseases Association, Inc.

Mary Gooley Treatment Center

Medical Society of the State of New York

Mended Hearts

Mental Health Association in New York State

Multiple Sclerosis Association of America

NAACP, New York State Conference

NAMI-NYS

National Hispanic Medical Association

National Multiple Sclerosis Society

National Psoriasis Foundation

New York Blood Center

New York City Hemophilia Chapter

New York Oncology Hematology

New York State Academy of Family Physicians

NYS American Academy of Pediatrics, Chapters 1, 2 & 3

New York State Association for Rural Health

NYS Bleeding Disorders Coalition

New York State Osteopathic Medical Society

New York State Rheumatology Society

Northeast Kidney Foundation

Patients Rising Now

Roswell Park Comprehensive Cancer Center

Sickle Cell Thalassemia Patients Network

Sobre Vivir – A Will to Live

Susan G. Komen

Western New York Blood Care

New York has a strong record in leading the nation in providing access to affordable health coverage. Despite the strides the state has made in expanding coverage, many New Yorkers still face hardship when faced with prescription drug costs.

New Yorkers and others throughout the world are experiencing hardship in dealing with the COVID-19 pandemic crisis. Chronically ill patients face the additional challenge of being able to afford and access their medication and care.

Copay assistance programs can give patients access to a lifesaving medication they may otherwise not be able to afford. Copay accumulators make it more challenging for patients to afford their medication.

Copay accumulators are a relatively new insurance benefit design being adopted by some insurance plans. Copay accumulators prevent patients from using a copay card or coupon to cover their out of pocket expenses.

Under this design, when a patient uses a copay coupon or card, the health plan receives the payment from the card or coupon, yet the amount of the support provided by the coupon/card does NOT count toward the patient's maximum out of pocket limit.

This unfair design can be especially challenging for patients that have health insurance plans with high deductible or high copayment requirements.

We strongly urge the adoption of S5299 / A1741 to end this practice and assist all patients with out of pocket expenses.